

United States Bankruptcy Court  
Middle District of Pennsylvania

In re:  
James H. Snead, Jr.  
Tanisha D. Mckim-Snead  
Debtors

Case No. 17-02408-HWV  
Chapter 7

**CERTIFICATE OF NOTICE**

District/off: 0314-1

User: MMchugh  
Form ID: 318

Page 1 of 2  
Total Noticed: 29

Date Rcvd: Feb 20, 2018

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Feb 22, 2018.

db +James H. Snead, Jr., 3921 Silver Spur Drive, York, PA 17402-2735  
jdb #+Tanisha D. Mckim-Snead, 3921 Silver Spur Drive, York, PA 17402-2735  
tr +Lawrence V. Young (Trustee), CGA Law Firm, 135 North George Street, York, PA 17401-1132  
4931945 +BB&T Bank, 5060 Jonestown Road, Harrisburg, PA 17112-2921  
4931947 +KML Law Group, P.C., Suite 5000 BNY mellon independence, 701 Market St.,  
Philadelphia, PA 19106-1538  
4931952 M&T Bank, po box 619063, Dallas, TX 75261-9063  
4979099 +Met Ed, First Energy, 101 Crawford's Corner Rd., Bldg #1, Suite 1-51,  
Holmdel, NJ 07733-1976  
4931960 Office of UC Benefits, Claimant Services, po box 67503, Harrisburg, PA 17106-7503  
4931962 +Prudential Insurance Comapny, disability management services, po box 13480,  
Philadelphia, PA 19176-3480  
4931954 +medical data systems, 645 walnut st. suite 5, Gadsden, AL 35901-4173  
4931955 +medical revenue service, 645 walnut st. suite 5, Gadsden, AL 35901-4173  
4931956 met ed, po box 3687, Akron, OH 44309-3687  
4931963 springettsbury township sewer, po box 824907, Philadelphia, PA 19182-4907  
4931965 +york credit bureau, 33 south duke st., York, PA 17401-1401  
4931969 +york waste disposal, 3730 sandhurst drive, York, PA 17406-7935

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

4935583 +E-mail/Text: bankruptcy@bbandt.com Feb 20 2018 18:58:10 BB&T, Bankruptcy Section,  
100-50-01-51, PO Box 1847, Wilson, NC 27894-1847  
4967539 EDI: RESURGENT.COM Feb 20 2018 19:03:00 LVNV Funding, LLC its successors and assigns as,  
assignee of North Star Capital, Acquisition LLC, Resurgent Capital Services,  
PO Box 10587, Greenville, SC 29603-0587  
4957114 E-mail/Text: camanagement@mtb.com Feb 20 2018 18:58:11 M&T Bank, P.O. Box 1288,  
Buffalo, NY 14240-1288  
4931949 E-mail/Text: camanagement@mtb.com Feb 20 2018 18:58:11 M&T Bank, po box 7678,  
Buffalo, NY 14240  
4931951 E-mail/Text: camanagement@mtb.com Feb 20 2018 18:58:11 M&T Bank, po box 900,  
Millsboro, DE 19966  
4931948 E-mail/Text: camanagement@mtb.com Feb 20 2018 18:58:11 M&T Bank, 1 Fountain plaza,  
Buffalo, NY 14203  
4931950 E-mail/Text: camanagement@mtb.com Feb 20 2018 18:58:11 M&T Bank, 1100 wehrle drive,  
Buffalo, NY 14240  
4966830 EDI: NAVIENTFKASMSERV.COM Feb 20 2018 19:03:00 Navient Solutions, LLC. on behalf of,  
Department of Education Loan Services, PO BOX 9635, Wilkes-Barre, PA 18773-9635  
4935249 +EDI: AIS.COM Feb 20 2018 19:03:00 T Mobile/T-Mobile USA Inc,  
by American InfoSource LP as agent, 4515 N Santa Fe Ave, Oklahoma City, OK 73118-7901  
4931944 +EDI: ALLIANCEONE.COM Feb 20 2018 19:03:00 alliance one, 4850 street rd. level C,  
Feasterville Trevose, PA 19053-6643  
4931946 +EDI: NAVIENTFKASMDOE.COM Feb 20 2018 19:03:00 department of education navient,  
po box 9635, Wilkes Barre, PA 18773-9635  
4931958 +E-mail/Text: Bankruptcies@nragroup.com Feb 20 2018 18:58:29 national recovery agency,  
2491 paxton street, Harrisburg, PA 17111-1036  
4931961 +E-mail/Text: HELP@PASVCS.COM Feb 20 2018 18:58:22 patientaccsv, 5100 west copans road,  
Pompano Beach, FL 33063-7747  
4931964 +EDI: VERIZONEAST.COM Feb 20 2018 19:03:00 verizon, 500 technology drive, Suite 300,  
weldon srings, MO 63304-2225

TOTAL: 14

\*\*\*\*\* BYPASSED RECIPIENTS (undeliverable, \* duplicate) \*\*\*\*\*

4931953\* ++M&T BANK, LEGAL DOCUMENT PROCESSING, 1100 WHERLE DRIVE, WILLIAMSVILLE NY 14221-7748  
(address filed with court: M&T Bank, 1100 wehrle drive, Buffalo, NY 14240)  
4931957\* Met-Ed, po box 3687, Akron, OH 44309-3687  
4931959\* +national recovery agency, 2491 paxton street, Harrisburg, PA 17111-1036  
4931966\* +york credit bureau, 33 south duke st., York, PA 17401-1401  
4931967\* +york credit bureau, 33 south duke st., York, PA 17401-1401  
4931968\* +york credit bureau, 33 south duke st., York, PA 17401-1401

TOTALS: 0, \* 6, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '++' were redirected to the recipient's preferred mailing address  
pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

Addresses marked '#' were identified by the USPS National Change of Address system as requiring an update.  
While the notice was still deliverable, the notice recipient was advised to update its address with the court  
immediately.

\*\*\*\*\* BYPASSED RECIPIENTS (continued) \*\*\*\*\*

**I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Feb 22, 2018

Signature: /s/Joseph Speetjens

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## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on February 20, 2018 at the address(es) listed below:

Gregory S Hazlett on behalf of Debtor 2 Tanisha D. Mckim-Snead adlitem@pa.net  
Gregory S Hazlett on behalf of Debtor 1 James H. Snead, Jr. adlitem@pa.net  
James Warmbrodt on behalf of Creditor M&T BANK bkgroup@kmlawgroup.com  
Lawrence V. Young (Trustee) lyoung@cgalaw.com,  
pa33@ecfcbis.com;tlocondro@cgalaw.com;rminello@cgalaw.com  
United States Trustee ustpreion03.ha.ecf@usdoj.gov

TOTAL: 5

**Information to identify the case:**Debtor 1 **James H. Snead Jr.**

First Name Middle Name Last Name

Social Security number or ITIN **xxx-xx-5431**

EIN --\_-----

Debtor 2 **Tanisha D. Mckim-Snead**

(Spouse, if filing)

First Name Middle Name Last Name

Social Security number or ITIN **xxx-xx-0782**

EIN --\_-----

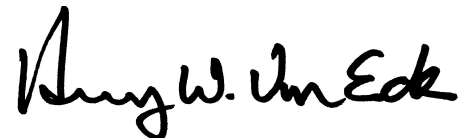
United States Bankruptcy Court **Middle District of Pennsylvania**Case number: **1:17-bk-02408-HWV****Order of Discharge**

12/15

**IT IS ORDERED:** A discharge under 11 U.S.C. § 727 is granted to:

James H. Snead Jr.

Tanisha D. Mckim-Snead

**By the  
court:**Honorable Henry W. Van Eck  
United States Bankruptcy Judge

By: MMchugh, Deputy Clerk

February 20, 2018**Explanation of Bankruptcy Discharge in a Chapter 7 Case**

This order does not close or dismiss the case, and it does not determine how much money, if any, the trustee will pay creditors.

**Creditors cannot collect discharged debts**

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily or from paying reaffirmed debts according to the reaffirmation agreement. 11 U.S.C. § 524(c), (f).

**Most debts are discharged**

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts owed before the debtors' bankruptcy case was filed.

Also, if this case began under a different chapter of the Bankruptcy Code and was later converted to chapter 7, debts owed before the conversion are discharged.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

**For more information, see page 2 >**

### **Some debts are not discharged**

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for most taxes;
- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts for certain types of loans owed to pension, profit sharing, stock bonus, or retirement plans; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

Also, debts covered by a valid reaffirmation agreement are not discharged.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

**This information is only a general summary of the bankruptcy discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.**